

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Damaris Colon  
DebtorCase No. 18-45665-cec  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin  
Form ID: 318DF7Page 1 of 2  
Total Noticed: 28

Date Rcvd: Feb 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2019.

db Damaris Colon, 522A Lisk Ave, Staten Island, NY 10303-2921  
smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3739  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
9367848 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Cbna, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032)  
9367851 Chase Mortgage, Mail Code: OH4-7302, PO Box 24696, Columbus, OH 43224-0696  
9367852 Chase Mtg, PO Box 24696, Columbus, OH 43224-0696  
9367853 Citibank North America, Citibank Corp/Centralized Bankruptcy, PO Box 790034,  
Saint Louis, MO 63179-0034  
9367860 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
(address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610,  
Saint Paul, MN 55101-7707)  
9367863 National Credit Connection Inc, 14 Orchard Ste 100, Lake Forest, CA 92630-8311  
9367865 +Stern & Strern, PC, 3002 Merrick Rd, Bellmore, NY 11710-5738  
9367868 Zwicker & Associates PC, 80 Minuteman Rd, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Feb 06 2019 18:42:44  
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
Albany, NY 12205-0300  
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Feb 06 2019 18:41:29  
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
9367846 EDI: AMEREXPR.COM Feb 06 2019 23:38:00 Amex, Correspondence/Bankruptcy, PO Box 981540,  
El Paso, TX 79998-1540  
9367847 EDI: AMEREXPR.COM Feb 06 2019 23:38:00 Amex, PO Box 297871,  
Fort Lauderdale, FL 33329-7871  
9367849 EDI: CHASE.COM Feb 06 2019 23:38:00 Chase Card, PO Box 15298,  
Wilmington, DE 19850-5298  
9367850 EDI: CHASE.COM Feb 06 2019 23:38:00 Chase Card Services, Correspondence Dept,  
PO Box 15298, Wilmington, DE 19850-5298  
9367856 EDI: DISCOVER.COM Feb 06 2019 23:38:00 Discover Bank, PO Box 30954,  
Salt Lake City, UT 84130-0954  
9367854 EDI: NAVIENTFKASMDOE.COM Feb 06 2019 23:38:00 Dept of Ed / Navient, Attn: Claims Dept,  
PO Box 9635, Wilkes Barre, PA 18773-9635  
9367855 EDI: NAVIENTFKASMDOE.COM Feb 06 2019 23:38:00 Dept of Ed/Navient, PO Box 9635,  
Wilkes Barre, PA 18773-9635  
9367857 EDI: DISCOVER.COM Feb 06 2019 23:38:00 Discover Fin Svcs LLC, PO Box 15316,  
Wilmington, DE 19850-5316  
9367858 EDI: DISCOVER.COM Feb 06 2019 23:38:00 Discover Financial, PO Box 3025,  
New Albany, OH 43054-3025  
9367859 E-mail/Text: bankruptcy.bnc@ditech.com Feb 06 2019 18:41:26 Ditech, Attn: Bankruptcy,  
PO Box 6172, Rapid City, SD 57709-6172  
9367861 EDI: IRS.COM Feb 06 2019 23:38:00 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
9367862 E-mail/Text: bankruptcynotice@nymcu.org Feb 06 2019 18:41:43 Municipal Credit Union,  
22 Cortlandt St, New York, NY 10007-3107  
9367864 E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Feb 06 2019 18:42:43  
New York State Dept of Taxation & Financ, PO Box 5300, Albany, NY 12205-0300  
9367866 EDI: WTRRN BANK.COM Feb 06 2019 23:38:00 Td Bank USA/Targetcred, PO Box 673,  
Minneapolis, MN 55440-0673  
9367867 EDI: WTRRN BANK.COM Feb 06 2019 23:38:00 Tnb-Visa (TV) / Target,  
C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475  
TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0207-1

User: admin  
Form ID: 318DF7

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Feb 06, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 08, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2019 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,  
theston@windelsmarx.com; mcorwin@windelsmarx.com; n159@ecfcbis.com  
Kevin Zazzera on behalf of Debtor Damaris Colon kzazz007@yahoo.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Damaris Colon</b>	Social Security number or ITIN	<b>xxx-xx-6412</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----

United States Bankruptcy Court **Eastern District of New York**

Case number: **1-18-45665-cec**

**Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Damaris Colon

**IT IS FURTHER ORDERED:**

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: February 6, 2019

s/ Carla E. Craig  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**